

**BESPOKE DEBT SOLUTIONS FOR YOU**

**CORPORATE**   
**PROFILE**

**Registered &  
Corporate Office :**

4A, Siddhivinayak Chambers,  
Gandhi Nagar, Opp MIG Cricket Club,  
Bandra (E), Mumbai - 400 051

**Other Locations :**

Delhi | Bangalore | GIFT City | UAE | Singapore



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**LoanXpress** - a digitally enabled flagship platform launched by Beacon Group

LoanXpress is the Trade name of Vermillion Finaitycs Pvt Ltd, formed by a team of veterans in the Debt & Equity Capital markets. Vermillion intends to cater to the capital needs of the SME & Mid-Market corporate segment, Startup & NBFCs through structured debt solutions

LoanXpress is on a mission to support and collaborate with emerging, trend-setting companies in today's fast paced market space, elevating them to a whole new level

We are a premier financial advisor specialised in raising Working Capital Finance, Structured Debt, Trade Finance & Loan Syndication for Corporates, NBFCs & AIFs

Our expertise allows you and your organization to focus on the core business strategy, leaving the stressful fundraising hassle on our experienced shoulders

## Why Choose Us?

- ✓ Customised solutions suitable to your Corporate
- ✓ Wide-range of product proposition
- ✓ Access to Domestic & International Funding Institutions
- ✓ Long term relationship building
- ✓ Quick response time
- ✓ Excellent understanding of working capital lifecycle of a company
- ✓ Relationship with Lenders & Financial Institutions across geographies
- ✓ Extensive support throughout the deal assignments
- ✓ Handling loan documentation with multiple Lenders
- ✓ Monitoring Compliances & Covenants



**1600+**  
Applications Processed



**INR 4000 Crs+**  
Loan Facilitated



**75+**  
Domestic Banks & NBFCs



**20+**  
International Financial Institutions



**15+**  
Private Equity & Alternate Investment Funds



## **SURINDER SINGH KOHLI**

Senior Advisor

Mr. Surinder Singh Kohli is a Bachelor in Mechanical Engineering from Banaras Hindu University and a Diploma holder in Industrial Finance from Indian Institute of Bankers (CAIIB). He has had a long stint in the Financial Services Industry and has held crucial positions in some of India's marquee establishments. He has served as CMD of IIFCL after serving as CMD at Punjab National Bank. Previously, he has also served at Punjab and Sind Bank as the MD, PNB Gilts Ltd as Chairman & Member of Management Board, PNB HFC and PNB Capital as the Chairman, IDFC as the Non-Executive Director and PTC India Financial Services Ltd as an Independent Director.

## **DESH RAJ DOGRA**

Senior Advisor

Mr. Desh Raj Dogra has an experience of over 33 years in the financial sector and in credit administration. He has held crucial positions in the Government & the Public Sector. Starting his career with Himachal Pradesh Government, he later joined Dena Bank and began his journey in the financial sector. He was one of the first employees to join Credit Analysis and Research Limited (CARE) in 1993. Within CARE, his profile saw phenomenal growth along with the company & finally achieving the post of MD & CEO which he served until retiring in August 2016. He has served as Vice Chairperson and Public Interest Director at Metropolitan Stock Exchange (MSEI) and as a Director at VCCL Ltd. Mr. Dogra holds a Bachelor's and a Master's Degree in agriculture from Himachal Pradesh University and MBA Finance from University of Delhi. He is also a Certified Associate of the Indian Institute of Bankers.



## **VASAN PAULRAJ**

Senior Advisor

With over 30 years of experience in financial services sector, Mr. Paulraj, a Chartered Accountant by qualification, has reached a position where he is one of the key members in the Axis Bank investment banking team. Mr. Paulraj heads the private equity desk for Axis bank. He was previously associated with industry leaders like Enam & Centrum. He has successfully closed large sized equity deals in his career and has been instrumental in raising funds and advising various company in devising highly efficient fund-raising programmes.



**SOWDAMINI BHAT**  
CEO

With over 20 years of experience in Corporate Banking, Sowdamini is a multi-faceted professional in BFSI Segment. She is a qualified Chartered Accountant and has held key leadership positions in various reputed organisations like ICICI Bank, IndusInd Bank, ING, Standard Chartered and Saraswat Bank. She brings aboard her vast experience of working closely with various SME and Mid Corporates for their long term and short term requirements including Working Capital, Trade Finance, Treasury/Fx, Cash Management and Balance Sheet Advisory. Her vast experiences bring in a solution oriented approach alongwith a strong mix of both credit and business acumen competency.

**PRATAP SINGH NATHANI**  
Director

An example of thought leadership, authentic passion and experience, Pratap leads and guides the team with these scalable attributes. His experience and passion only add to it. Pratap has over 25 years of experience in the banking & financial services sector. He was associated with various organisations such as Enam, Centrum, Darashaw, JM Morgan Stanley, JM Financials to name a few. His last stint was with ING Vysya Bank where he headed the Debt Capital Market & Loan Syndication desk pan India.



**KAUSTUBH KULKARNI**  
Director

With nearly 15 years of experience in Operations & Management Consulting, Kaustubh is a seasoned and versatile professional with excellent industry expertise. In the past he was heading a research company. He has a thorough understanding of various sectors and his analytic prowess comes in handy to provide an accurate and feasible solution that is suitable for long term growth.





## WORKING CAPITAL FINANCE

Designed to enhance the liquidity position of the Corporate. Company can avail the same under Multiple Banking Arrangement or Consortium Banking Arrangement.

### SOLUTIONS FOR CORPORATES :

Cash Credit | Overdraft | Letter of Credit | Bank Guarantees | Pre & Post Shipment Finance | Hedging Facilities | Working Capital to Offshore Subsidiary

### SOLUTIONS FOR NBFCs :

Term loan for onward lending

### BENEFITS :

- Clients can avail the facility to meet their operating expenses and/or business expansion needs
- Cash flows flexibility to meet seasonal or periodic fluctuations



## SECURED BUSINESS LOAN

Tailored for long term facilities availed against flexible collateral options like Residential, Commercial/Industrial property, rental cashflow

### SOLUTIONS :

Term Loans | Loan Against Property | Lease Rental Discounting

### BENEFITS :

- Vital for the corporates in the need business expansion and for the purchase of commercial assets
- Flexible repayment periods commensurating to underlying cash flows



## STRUCTURED DEBT

A Blend of flexible financial debt products designed to fit together & suit your long term as well as short term fund requirements

### SOLUTIONS :

Promoter Finance | Project Finance | Acquisition Finance | Loan Against Shares | External Commercial Borrowings | Funding through ECA (External Credit Agencies)

### BENEFITS :

- Replacement of High-Cost Debt
- Access to international funding at attractive interest rates
- Optimises security and equity structure





## SECURITIZATION

A structured mechanism utilized & envisaged by banks, NBFCs & financial institutions as a ring fenced & bankruptcy remote sale of financial assets or a pool of homogenous assets (Asset pool) in return for immediate cash payments

### SOLUTIONS :

Direct Assignment (DA) | Pass Through Certificate (PTC) | Securitized Debt Instrument (SDI)

### BENEFITS :

- Improves liquidity through upfront cash inflows
- Provides a diversified pool of uniform assets to banks & NBFCs



## IMPACT FUNDING

Sustainable Funding provided by National & International Development Financial Institutions (DFIs) for Environmental, social & governance (ESG) investing. These DFIs are specialized development banks set to support private sector development in developing & emerging countries with an aim to generate specific social or environmental impact in addition to financial gains

### SOLUTIONS :

Foreign Currency External Commercial Borrowing (ECB)

### BENEFITS :

- Enables to align with DFIs goal and tap international markets
- Attractive Lending Rates



## STRUCTURED TRADE FINANCE

Availed in the form of short-term facility for domestic as well as cross-border products flows which includes

### SOLUTIONS FOR DOMESTIC BUSINESS :

Domestic Receivable Factoring | Customised Issuance of Domestic Bank Guarantees (BGs) | PO financing | Vendor financing | Financing Dealer Network

### SOLUTIONS FOR EXIM BUSINESS :

Import Factoring | Export Receivable Factoring | Customised Issuance of SBLC/LC | Buyer's & Supplier's Credit

### BENEFITS :

- Increases access to additional liquidity resulting in accelerated cash flow
- Provides off balance sheet funding options
- Financing tool to mitigate risk and improve working capital cycle

## BRIEF REPORT

1

A snapshot of the company that enables a lender to take the right credit decision

Base document to Lender for decision-making, approval & providing overview of the project and its implementation stages

## CMA DATA PREPARATION

2

Details of current and projected financial statements of that provide a systematic analysis of working capital management to the Lender

## CREDIT RATING ADVISORY

3

Provide comprehensive analysis & monitoring support to corporates to process the credit rating optimally from Rating Agencies.

A good rating can save costs & help facilitate effective capital raising.

## INFORMATION MEMORANDUM

4

Document to be presented to investors giving a comprehensive, accurate and attractive picture of the prospective company

IM will include financial model providing all key assumptions to the investor, corporate acquirer and banks to assess a transaction's merits and determine the worthiness of the deal

## LOAN DOCUMENTATION

5

Seamless integration, storage and sharing of documents required during various stage of a Facility starting from loan approval to post disbursement till the maturity of the Facility.

## FACILITY MONITORING SERVICES

6

Post disbursement overall monitoring of covenants, document storage and handling consortium & banking activities



## About Us :

Beacon Group is diversified into various other new age businesses like Fund Accounting & Compliance Services, Digital Loan Aggregation, BFSI Software, Boutique IB, Wealth & Estate Planning & Payroll Management Services.

## Corporate Office :

7A & 7B, Siddhivinayak Chambers, Gandhi Nagar, Opp. MIG Cricket Club, Bandra East, Mumbai - 400051,

## Group Companies :

### BEACON

- › Debenture Trustee
- › Security Trustee
- › Securitization Trustee
- › AIF Trustee
- › Escrow & Monitoring Agency

### LOAN XPRESS

- › Advisory for Corporates, FIs & AIFs
- › Working Capital Finance
- › Structured Debt
- › Trade Finance
- › International Funding

### CODIUM TECHLABS

- › ERP (Bond 360)
- › Securitization DA (Prosec)
- › Covenant Platform
- › Investment Manager Platform

### KRATOS

- › Contributor Onboarding/ Servicing
- › Fund Accounting
- › Fund Administration
- › Compliance Management
- › Tax Compliance

### BEACONCORP

- › Private Equity
- › IPO Advisory
- › Valuation Services
- › Business Restructuring

### BEACONPAY

- › Payroll Management
- › Attendance Management
- › Statutory Compliance (PF/SF/GF/PT/ESIC)
- › HR Management
- › Recruitment Services

### BEACON Venturity

- › Personal Investment Management
- › Salary Management
- › Claim Management
- › Contingency Planning
- › Will Planning